

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Timothy R Sterling  
Dawnica R Sterling  
Debtors

Case No. 12-03609-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 124

Date Rcvd: Aug 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2017.

db/jdb  
cr +Timothy R Sterling, Dawnica R Sterling, 26 Maple St., Gettysburg, PA 17325-7814  
cr Florida Department of Education, 325 W Gaines Street, Tallahassee, FL 32399-0400  
cr +THE BANK OF NEW YORK MELLON, P. O. Box 9013, Addison, TX 75001-9013  
cr +THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
cr +The Bank of New York Mellon FKA, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883  
cr +The Bank of New York Mellon FKA The Bank of New Yo, 14841 Dallas Parkway, Suite 300,  
DALLAS, TX 75254-7883  
4176090 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
4457393 +AMS Servicing as Servicer for SRP 2012-4, LLC, 3374 Walden Avenue, Suite 120,  
Depew, NY 14043-2437  
4457394 +AMS Servicing as Servicer for SRP 2012-4, LLC, 3374 Walden Avenue, Suite 120,  
Depew, NY 14043, AMS Servicing as Servicer for SRP 2012-4, 3374 Walden Avenue 14043-2437  
4127427 +Accounts Recovery Bureau, Inc., PO Box 6768, Wyomissing, PA 19610-0768  
4127431 +Allied Interstate, PO Box 361477, Columbus, OH 43236-1477  
4127432 +Andrew L. Markowitz, Esq., McCabe, Weisberg & Conway, 123 S. Borad St., Suite 2080,  
Philadelphia, PA 19109-1031  
4127426 Arthur W Boyce PA, 308 West Patrick Street, Frederick, MD 21701-4889  
4127434 +Aspers Ambulance, 1555 Center Mills Road, Aspers, PA 17304-9460  
4203068 +Bank of America, N.A., P.O. 660933, Dallas, Texas 75266-0933  
4127438 +Bureau Of Account Management, 3607 Rosemont Ave., Suite 502, PO Box 8875,  
Camp Hill, PA 17001-8875  
4127439 Bureau Of Account Recovery, 7575 Corp. Way, Eden Prairie, MN 56344  
4127441 +CCS/Bryant State Bank, 500 E. 60th St., N, Sioux Falls, SD 57104-0478  
4127448 +CV Neuro Consultants, 764 Lincoln Way East, Chambersburg, PA 17201-2768  
4127440 +Cardiac Diagnostic Assoc., 25 Monument Road, Suite 200, York, PA 17403-5055  
4127443 +Chambersburg Hospital, 760 E. Washington St., Chamberburg, PA 17201-2751  
4127449 Direct TV, PO Box 8969, Westbury, NY 11590  
4127450 Direct TV, PO Box 8969, Westbury, NY 11590-8969  
4127451 +Emergency Physicians Of PA, PO Box 635016, Cincinnati, OH 45263-5016  
4127455 +FBCS Inc., 2200 Byberry Road, Suite 120, Hatboro, PA 19040-3739  
4127456 +FIGI's, PO Box 7713, Marshfield, WI 54449-7713  
4127461 +FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
(address filed with court: Focus Receivables Management, 1130 Northchase Pkwy, Suite 150,  
Marietta, GA 30067)  
4127453 +Family First Health, 116 S. George St., York, PA 17401-1474  
4127454 +Fayetteville Volunteer Fire Dept. I, PO Box 726, New Cumberland, PA 17070-0726  
4127457 +First National Bank Of Omaha, PO Box 2496, Omaha, NE 68103-2496  
4127459 Florida Dept Of Education, Office Of Student Financial Assistance, PO Box 7019,  
Tallahassee, FL 32314-7019  
4127460 +Florida Hospital Fish Memorial, 1055 Saxon Blvd., Orange City, FL 32763-8468  
4127462 +Focus Receivables Mgt, 1130 Northchase Pkwy, Suite 150, Marietta, GA 30067-6429  
4127466 +GLELSI, PO Box 7860, Madison, WI 53707-7860  
4127463 +Gettysburg Diagnostic Imaging PC, PO Box 10848, Lancaster, PA 17605-0848  
4127464 +Gettysburg Eye Care, PC, 1030 Fairfield Road, Gettysburg, PA 17325-7153  
4127465 +Gettysburg Hospital, 147 Gettysburg St., Gettysburg, PA 17325-2536  
4140310 Great Lakes Educational Loan Service, Claims Filing Unit, PO Box 8973,  
Madison, WI 53708-8973  
4127470 HRRG, PO Box 189053, Plantation, FL 33318-9053  
4127467 +Hanover Endodontics, 201 Allegheny Ave, Hanover, PA 17331-1866  
4127469 Hanover Medical Family Hanover Heal, 100 Kindig Lane, Suite 4, Hanover, PA 17331-1740  
4127472 Island National Group LLC, PO Box 18009, Hauppauge, NY 11788  
4127473 +JP Harris Assoc., PO Box 226, Mechanicsburg, PA 17055-0226  
4127474 +Lebo Skin Care York, 1936 Powder Mill Rd, York, PA 17402-4744  
4127477 +Malcolm S. Gerald & Assoc., Inc., 332 S. Michigan Ave, Suite 600, Chicago, IL 60604-4318  
4127478 Met-Ed, PO Box 3687, Akron, OH 44309-3687  
4203338 +Metropolitan Edison Company, a FirstEnergy Company, 331 Newman Springs Road, Building 3,  
Red Bank, NJ 07701-5688  
4127480 Missouri Higher Education Loan, 633 Spirit Drive, Chesterfield, MO 63005-1243  
4127482 +N. American Credit Services, 2810 Walker Road, Chattanooga, TN 37421-1082  
4382780 +NCEP, LLC by AIS Data Services, LP as agent, Department 233, PO BOX 4457,  
Houston, TX 77210-4457  
4382781 +NCEP, LLC by AIS Data Services, LP as agent, Department 233, PO BOX 4457,  
Houston, TX 77210, NCEP, LLC by AIS Data Services, LP as ag, Department 77210-4457  
4127486 +NCO, PO Box 15087, Wilmington, DE 19850-5087  
4127490 #+PFS Group, 7670 Woodway Dr., Suite 250, Houston, TX 77063-1519  
4127487 Peerless Credit Svcs, Inc., PO Box 518, Middletown, PA 17057-0518  
4127488 Penn Credit Corp, PO Box 988, Harrisburg, PA 17108-0988  
4127489 +Penn Foster School, 14300 N. Northsight Blvd., Scottsdale, AZ 85260-3672  
4127491 +Physician Billing Services, 1803 Mt. Rose Ave., Suite B3, York, PA 17403-3051  
4127493 +Progressive Dental Care Center, 250 Fame Ave., Suite 206, Hanover, PA 17331-1587  
4127494 +QVC, C/O NCI, 2015 Vaughn Road, Suite 400, Kennesaw, GA 30144-7802

4127503 +++++SOUTH CENTRAL SURGICAL, 12 ST PAUL DR, CHAMBERSBURG PA 17201-1033  
(address filed with court: South Central Surgical, 757 Norland Ave., Suite 104,  
Chambersburg, PA 17201)

4560129 +SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300,  
HIGHLANDS RANCH, COLORADO 80129-2386

4560130 +SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300,  
HIGHLANDS RANCH, COLORADO 80129, SPECIALIZED LOAN SERVICING LLC,  
8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, COLORADO 80129-2386

4127500 +Scott, Pitrome, Sorkin & Jarvis Ort, 207 Washington Ht. Medical Center,  
Westminster, MD 21157-5632

4127501 +Security Credit Systems, 1015 Philadelphia Ave., Chambersburg, PA 17201-1279

4127502 +Smart Tuition, PO Box 11731, Newark, NJ 07101-4731

4825025 +Specialized Loan Servicing, LLC, 8742 Lucent Boulevard, Suite 300,  
Highlands Ranch, CO 80129-2386

4127504 +St. Josephs Hospital, 1643 Lewis Ave, Suite 203, Billings, MT 59102-4151

4127425 +Sterling Dawnica R, 26 Maple St, Gettysburg, PA 17325-7814

4127424 +Sterling Timothy R, 26 Maple St, Gettysburg, PA 17325-7814

4127505 +Student CU, PO Box 503430, San Diego, CA 92150-3430

4127507 Team Physicians, PC, PO Box 634008, Cincinnati, OH 45263-4008

4127508 +USCB, PO Box 75, Archibald, PA 18403-0075

4896083 United States Department of Education, Claims Filing Unit, P O Box 8973,  
Madison, WI 53708-8973

4127509 +Wachovia Bank, PO Box 55126, Boston, MA 02205-5126

4127510 +Wilson College, 1015 Philadelphia Ave., Chambersburg, PA 17201-1285

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: BANKAMER.COM Aug 14 2017 18:58:00 BANK OF AMERICA, N.A., 2380 Performance Drive,  
Richardson, TX 75082-4333

4127428 +E-mail/Text: bknotices@conduent.com Aug 14 2017 19:08:09 ACS, 501 Bleeker St.,  
Utica, NY 13501-2401

4127430 EDI: AFNIRECOVERY.COM Aug 14 2017 18:58:00 AFNI Inc., PO Box 3097,  
Bloomington, IL 61702-3097

4127429 +EDI: AFNIRECOVERY.COM Aug 14 2017 18:58:00 AFNI Inc., PO Box 3427,  
Bloomington, IL 61702-3427

4130146 EDI: AIS.COM Aug 14 2017 18:58:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

4155787 EDI: AIS.COM Aug 14 2017 18:58:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

4127433 E-mail/Text: External.Collections@phoenix.edu Aug 14 2017 19:08:01 Apollo Group, Inc.,  
4615 E. Elmwood St., Phoenix, AZ 85040-1908

4127435 +EDI: BANKAMER.COM Aug 14 2017 18:58:00 Bank of America, PO Box 5170,  
Simi Valley, CA 93062-5170

4127436 +EDI: BANKAMER2.COM Aug 14 2017 18:58:00 Bank of America, 100 N. Tryon St.,  
Charlotte, NC 28202-4031

4503083 +EDI: BANKAMER.COM Aug 14 2017 18:58:00 Bank of America, NA, Mail Stop CA6-919-01-23,  
400 National Way, Simi Valley, CA 93065-6414

4127437 +E-mail/Text: banko@berkscredit.com Aug 14 2017 19:07:27 Berks Credit & Collections,  
PO Box 329, Temple, PA 19560-0329

4140767 EDI: RESURGENT.COM Aug 14 2017 18:58:00 CVF Consumer Acquisition Company its successors,  
and assigns as assignee of NCO, Portfolio Management, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587

4142177 +E-mail/Text: bankruptcy@cavps.com Aug 14 2017 19:07:51 Cavalry Portfolio Services,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322

4127442 E-mail/Text: naida@centralcreditaudit.com Aug 14 2017 19:08:10 Central Credit Audit,  
PO Box 735, Sunbury, PA 17801-0735

4127444 +E-mail/Text: compliance@chaserec.com Aug 14 2017 19:08:05 Chase Receivables,  
1247 Broadway, Sonoma, CA 95476-7503

4127446 +EDI: CCS.COM Aug 14 2017 18:58:00 Credit Collection Services, Two Wells Ave,  
Newton, MA 02459-3246

4127447 EDI: RCSFNBMARIN.COM Aug 14 2017 18:58:00 Credit One Bank, PO Box 98873,  
Las Vegas, NV 89193-8873

4232341 EDI: ECMC.COM Aug 14 2017 18:58:00 ECMC, P. O. Box 75906, St. Paul, MN 55175

4127452 +EDI: CONVERGENT.COM Aug 14 2017 18:58:00 ER Solutions, PO Box 9004,  
Renton, WA 98057-9004

4127458 +EDI: AMINFOFP.COM Aug 14 2017 18:58:00 First Premier Bank, PO Box 5519,  
Sioux Falls, SD 57117-5519

4127471 +E-mail/Text: bankruptcy@hsn.net Aug 14 2017 19:07:55 HSN, 1 HSN Dr.,  
St. Petersburg, FL 33729-0001

4127468 +E-mail/Text: baugherj@hanoverhospital.org Aug 14 2017 19:07:15 Hanover Hospital,  
300 Highland Ave., Hanover, PA 17331-2203

4205174 EDI: JEFFERSONCAP.COM Aug 14 2017 18:58:00 DENOVUS CORPORATION LTD,  
c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617

4146421 EDI: JEFFERSONCAP.COM Aug 14 2017 18:58:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617

4127476 +EDI: RESURGENT.COM Aug 14 2017 18:58:00 LVNV Funding LLC, PO Box 10584,  
Greenville, SC 29603-0584

4205992 EDI: RESURGENT.COM Aug 14 2017 18:58:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBM, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4127475 +EDI: RMSC.COM Aug 14 2017 18:58:00 Lowes, PO Box 965005, Orlando, FL 32896-5005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4127479 +EDI: MID8.COM Aug 14 2017 18:58:00 Midland Credit Management, 8875 Aero Dr., Suite 200, San Diego, CA 92123-2255

4127481 +E-mail/Text: cd@musicarts.com Aug 14 2017 19:07:53 Music & Arts, PO Box 351, Frederick, MD 21705-0351

4382240 +EDI: AISACG.COM Aug 14 2017 18:58:00 NCEP, LLC, c/o Ascension Capital Group, PO Box 165028, Irving, TX 75016-5028

4127484 +E-mail/Text: Bankruptcies@nragroup.com Aug 14 2017 19:08:10 National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015

4127483 +E-mail/Text: Bankruptcies@nragroup.com Aug 14 2017 19:08:10 National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036

4135234 E-mail/Text: ebn@vativrecovery.com Aug 14 2017 19:07:27 Palisades Acquisition IX, LLC, Vativ Recovery Solutions LLC, As Agent For Palisades Acquisition IX, L, PO Box 40728, Houston TX 77240-0728

4127492 +EDI: AMINFOFP.COM Aug 14 2017 18:58:00 Premier Bankcard, Inc., 3820 N. Louis Ave.,, Sioux Falls, SD 57107-0145

4158665 EDI: Q3G.COM Aug 14 2017 18:58:00 Quantum3 Group LLC as agent for, Elite Recovery Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788

4131226 EDI: Q3G.COM Aug 14 2017 18:58:00 Quantum3 Group LLC as agent for, Capio Partners LLC, PO Box 788, Kirkland, WA 98083-0788

4192503 EDI: Q3G.COM Aug 14 2017 18:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4127497 +E-mail/Text: Supportservices@receivablesperformance.com Aug 14 2017 19:08:02 RPM, 20816 44th Ave. W., Lynnwood, WA 98036-7799

4127495 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 14 2017 19:05:41 Regional Acceptance Corp, PO Box 580075, Charlotte, NC 28258-0075

4157183 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 14 2017 19:05:41 Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847

4127496 +EDI: JEFFERSONCAP.COM Aug 14 2017 18:58:00 Regions, C/O Jefferson Capital Systems, Inc., PO Box 953185, St. Louis, MO 63195-3185

4144090 +EDI: NAVIENTFKASMSERV.COM Aug 14 2017 18:58:00 SLC Conduit, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430

4864672 +E-mail/Text: bknotices@sns.com Aug 14 2017 19:08:05 SRP 2012-4 LLC, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305

4864673 +E-mail/Text: bknotices@sns.com Aug 14 2017 19:08:05 SRP 2012-4 LLC, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501, SRP 2012-4 LLC, c/o SN Servicing Corp. 95501-0305

4127498 EDI: NAVIENTFKASMSERV.COM Aug 14 2017 18:58:00 Sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500

4220950 EDI: NAVIENTFKASMDOE.COM Aug 14 2017 18:58:00 Sallie Mae Inc. on behalf of, Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351

4127499 +EDI: DRIV.COM Aug 14 2017 18:58:00 Santander, PO Box 105255, Atlanta, GA 30348-5255

4130671 +EDI: DRIV.COM Aug 14 2017 18:58:00 Santander Consumer USA, P.O. BOX 560284, Dallas, TX 75356-0284

4127506 EDI: AISTMBL.COM Aug 14 2017 18:58:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274

TOTAL: 49

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr SRP 2012-4 LLC

cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147

cr\* ECMC, P O Box 75906, St. Paul, MN 55175

cr\* +NCEP, LLC, c/o Ascension Capital Group, PO Box 165028, Irving, TX 75016-5028

cr\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386

4155523\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)

4155524\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)

4155527\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)

4184319\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617)

4127485\* National Recovery Agency, Po Box 67015, Harrisburg, PA 17106-7015

4127445 ##+Commercial Acceptance Comp., 4807 Jonestown Road, Suite 247, Harrisburg, PA 17109-1744

4127511 ##+Wingspan Portfolio Advisors, LLC, 4100 Midway Road, Suite 1110, Carrollton, TX 75007-1977

TOTALS: 1, \* 9, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-backed Certificates, Series 2006-13 ASwartz@mwmc-law.com, ecfmail@mwmc-law.com  
Arthur W. Boyce on behalf of Debtor Timothy R Sterling info@fredericklegal.com, art@fredericklegal.com  
Arthur W. Boyce on behalf of Joint Debtor Dawnica R Sterling info@fredericklegal.com, art@fredericklegal.com  
Celine P DerKrikorian on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-13 ecfmail@mwmc-law.com  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com, dehartstaff@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor AMS SERVICING, LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor SRP 2012-1, LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marisa Myers Cohen on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-backed Certificates, Series 2006-13 Mcohen@mwmc-law.com  
Peter J Ashcroft on behalf of Creditor Regional Acceptance Corporation pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Thomas I Puleo on behalf of Creditor SRP 2012-1, LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Timothy R Sterling**  
First Name Middle Name Last Name  
Debtor 2 **Dawnica R Sterling**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:12-bk-03609-RNO**

Social Security number or ITIN **xxx-xx-8171**  
EIN --  
Social Security number or ITIN **xxx-xx-5597**  
EIN --

**Order of Discharge**

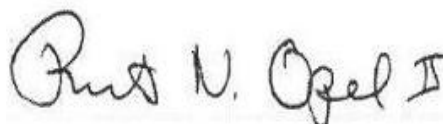
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy R Sterling

Dawnica R Sterling  
aka Dawnica Browning, aka Dawnica Morey, aka Dawnica  
Rierson

**By the  
court:**

August 14, 2017

Honorable Robert N. Opel  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**